

Recommended by Florence Agyei



JY3 Micro Credit Ltd

LOAN APPLICATION FORM AND GUARANTOR INFORMATION

APPLICANT DETAILS

1 FIRST NAME GIDEON RICHMOND MIDDLE NAME _____

SURNAME HAYFORD

ADDRESS _____

HOUSE NUMBER 14215 BANTUMA

NOTE: Please indicate your residential address and a visible landmark

NEAR BANTUMA MOSQUE

RESIDENCE: ___ OWNING ☒ RENTAL ___ MORTGAGE

NUMBER OF YEARS AT THIS ADDRESS: 23 YEARS ___ MONTHS

SPOUSE NAME —

PHONE NUMBERS 054 3762082

EMAIL ADDRESS _____

NUMBER OF DEPENDENTS — NUMBER OF CHILDREN —

D.O.B 13/03/1997

IDENTIFICATION

ID TYPE: ___ VOTER ___ D. LIC ___ NHIS ___ PASSPORT ☒ NATIONAL

ID NUMBER GH-720476049-3 PLACE OF ISSUE SEA VIEW

DATE OF ISSUE 11/02/2020 EXPIRY DATE 13/02/2030

**LOAN APPLICATION FORM AND GUARANTOR INFORMATION****EMPLOYMENT DETAILS**EMPLOYER'S NAME SUNNY SIDE PREPARATORY SCHOOL

SELF EMPLOYED: BUSINESS TYPE AND DETAILS

SELLS AND REPAIR PHONES (GIBBT'S PHONES)BUSINESS LOCATION/ADDRESS OPPOSITE SOMEID CHOP BAR

NOTE: Indication location address and visible landmark

YEARS IN THIS BUSINESS 3 POSITION TEACHER / OWNER (PHONES)WEEKLY INCOME att'd 1,200 DAILY INCOME att'd 200
Salary att'd 850 (Table top payer)**LOAN HISTORY**PREVIOUS AMOUNT OBTAINED FROM JY3 - DATE -LOANS OBTAINED FROM OTHER SOURCES -CURRENT WORKING CAPITAL att'd 3,000LOAN AMOUNT BEING REQUESTED NOW att'd 1,000REASONS FOR THE LOAN FOR BUSINESSBI-WEEKLY PAYMENTS - MONTHLY PAYMENTS -**COLLATERAL**

WHAT ASSETS ARE YOU USING AS A SECURITY FOR THIS LOAN?

<u>ITEMS</u>	<u>VALUE</u>	<u>LOCATION</u>	<u>DATE ACQUIRED</u>
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LAND

BUILDING

EQUIPMENT/TOOLS



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CONDITIONAL CLAUSE FOR PAYMENT DEFAULTER

PAYMENT PERIOD four MONTHS

I AGREE TO PAY A DAILY DEFAULT CHARGE OF GH¢ 2.00 AS LONG AS I REMAIN IN DEFAULT IN MY INSTALLMENT REPAYMENT AFTER MY BI-WEEKLY OR MONTHLY DUE DATE.

THE PROVISIONS IN THIS DOCUMENT HAVE BEEN CLEARLY EXPLAINED TO ME (GIDEON RICHMOND HAYFORD) IN THE FANTE LANGUAGE, THAT I FLUENTLY SPEAK AND UNDERSTAND. AND HAVE UNDERSTOOD THE TERMS OF THIS CONTRACT. I THEREFORE APPEND MY MARK TO THE TERMS AND CONDITIONS AS STATED IN THEREOF.

APPLICANT SIGNATURE / TUMB PRINT  DATE 07/11/2023

GUARANTOR

I MATILDA BEDIAKO HEREBY GUARANTEE A LOAN OF GH¢ 1,500 BEING GRANTED TO (FULL NAME OF BORROWER) GIDEON RICHMOND HAYFORD WHOM I AM RELATED AS FRIEND

AGE 21 TELL: 0551288742 GUARANTOR'S WORK LAUNDRY ATTENDANT

I MATILDA BEDIAKO SOLEMNLY PLEDGE TO BE LIABLE FOR ALL PAYMENTS, LOAN PRINCIPAL, INTEREST, DEFAULT CHARGES AND OTHER COLLECTION COSTS. WHEN THIS LOAN IS IN DEFAULT, ALL LEGAL MEANS WILL BE ENFORCED TO COLLECT THE SAID AMOUNT PLUS ALL OTHER CHARGES.

I CONSENT TO THE TERMS AND CONDITIONS OF THIS LOAN. I WILL ALSO MAKE MYSELF AVAILABLE WHEN NEEDED FOR IDENTIFICATION AND VERIFICATION

SIGNATURE / THUMBPRINT 

00-B 21/05/2002

Passport Photo

LOAN LIABILITY AGREEMENT FORM

I GIDEON RICHMOND HATFORD solemnly agree to pay all loans and interest acquired from MJY3 in full in the terms agreed to and the period solemnly agreed to.

MJY3 will use all means necessary to recover all monies owed and any other costs incurred during this loan collection period.

When loan a loan is in default, our clints and their guarantors are required to cooperate with us to find a cordial way of working together during the defaulting period to make amends.

When a client is not cooperative or when a loan is in default, our office will use all means available to us, that is hereby agreed to in this document to recover our monies.

CLIENT'S AND GUARANTOR'S PHOTOGRAPHS SHALL BE PUBLISHED IN PRINT AND IN SOCIAL MEDIA AND MADE PUBLIC AS A WAY OF MAKING THE DEFAULTING CLIENT TO PAY WHAT IS OWED

DEFAULTING CLIENT AND GUARANTOR'S PROPERTY/S SHALL BE CONFISCATED FOR THE PURPOSE OF RECOVERING THE OWED AMOUNT.

INTERPRETER DECLARATION

I N/A do hereby agree that I am serving as the interpreter for GIDEON RICHMOND HATFORD and MATILDA BEVALCO

(Borrower)

(Guarantor)

Clients of MJY3 concerning this loan agreement in the ENGLISH language which both clients understand and speak fluently.

They, the borrower and the guarantor append their signatures and their thumb print, making this document thereby legal.

Interpreter signature and thumb print (Required) N/A

Client signature and thumb print (Required) Gideon

Guarantor signature and thumb print (Required) Matilda